


Case Clip(s) Detailed Report  
 Tuesday, November 10, 2009, 5:56:03 PM

## Fair Isaac v Experian et al

 **Roth, Kelly (Vol. 01) - 07/22/2008**

1 CLIP (RUNNING 00:06:47.267)

 Do you understand the testimony you're ...

**ROTH** **13 SEGMENTS (RUNNING 00:06:47.267)**



**1. PAGE 6:05 TO 6:19 (RUNNING 00:00:27.300)**

05 Q. Do you understand the testimony you're  
 06 providing today is testimony provided under oath,  
 07 which is the same oath you'd be under if you were  
 08 testifying in a court of law?  
 09 A. Yes.  
 10 Q. If at any time today I ask you a question  
 11 that you don't understand or that is in any way  
 12 vague to you, will you let me know?  
 13 A. Yes.  
 14 Q. All right. Where are you employed, ma'am?  
 15 A. Trans Union.  
 16 Q. And what is your current job title at  
 17 Trans Union?  
 18 A. The Vice President of Business to Business  
 19 Marketing Communications.

**2. PAGE 7:08 TO 7:12 (RUNNING 00:00:16.700)**

08 Q. Would you please describe for the record  
 09 your job duties as the Vice President of Business  
 10 to Business Marketing Communications?  
 11 A. Brand management, communications  
 12 consulting, creative services and event marketing.

**3. PAGE 19:11 TO 19:16 (RUNNING 00:00:11.633)**

11 Q. Are you -- you're familiar with that term  
 12 TransRisk New Account Model?  
 13 A. Yes.  
 14 Q. Okay. You're also familiar with a FICO  
 15 score?  
 16 A. Yes.

**4. PAGE 22:22 TO 23:01 (RUNNING 00:00:15.067)**

22 Q. Okay. And what credit score information  
 23 did you review in preparation for your deposition  
 24 today?  
 25 A. It was primarily related to FICO Classic  
 00023:01 04, 05, 08.

**5. PAGE 25:10 TO 25:13 (RUNNING 00:00:06.367)**

10 Q. What did you review with respect to  
 11 FICO 04?  
 12 A. The types of communications that were on  
 13 the intranet site.

**6. PAGE 25:23 TO 26:08 (RUNNING 00:00:26.000)**

23 Q. Did any of those communications that you  
 24 reviewed relating to FICO 04 make any use of a  
 25 numeric range?  
 00026:01 A. Yes.  
 02 Q. And did they make use of a numeric range  
 03 300 to 850?  
 04 A. Yes.

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05 Q. Does -- and those are materials that  
06 are currently available on Trans Union's intranet  
07 site?  
08 A. Yes.

**7. PAGE 28:16 TO 29:16 (RUNNING 00:01:09.133)**

16 Q. In your review of communications on the  
17 Trans Union intranet, did you find communications  
18 relating to the FICO 05 type of credit score?  
19 A. Information?  
20 Q. Yes.  
21 A. Yes.  
22 Q. Okay. And did you find specific  
23 communications relating to FICO 05 credit scores?  
24 A. Yes.  
25 Q. And did those communications make use of  
00029:01 any numeric range?  
02 A. Yes.  
03 Q. And was the numeric range 300 to 850?  
04 A. Yes.  
05 Q. And did you find on your review of  
06 Trans Union's intranet any documents relating to  
07 FICO 08?  
08 A. Yes.  
09 Q. And were those marketing or educational  
10 communications as you use that term?  
11 A. It's educational.  
12 Q. Okay. And did those educational materials  
13 relating to FICO 08 make use of any numeric range?  
14 A. Yes.  
15 Q. And was the numeric range 300 to 850?  
16 A. Yes.

**8. PAGE 64:16 TO 65:01 (RUNNING 00:01:54.533)**

16 Q. Next I'm going to show you a document  
17 which has been previously labeled as Plaintiff's  
18 Deposition Exhibit No. 205, which is a multi-page  
19 document bearing the Bates number TU-FI-1019485  
20 through 508. Do you have that document in front  
21 of you?  
22 A. Yes.  
23 Q. Okay. Please take whatever time you need  
24 to review the document in order to tell me whether  
25 you recognize it.  
00065:01 A. Some of it is familiar.

**9. PAGE 65:11 TO 65:13 (RUNNING 00:00:06.367)**

11 Q. Okay. Would you please describe what you  
12 mean by from a communications perspective?  
13 A. Developing post launch communications.

**10. PAGE 65:18 TO 65:21 (RUNNING 00:00:08.600)**

18 Q. Did you then contribute to an overall  
19 post launch marketing plan for VantageScore within  
20 Trans Union?  
21 A. Communications plan.

**11. PAGE 67:07 TO 67:23 (RUNNING 00:00:33.533)**

07 Q. Okay. Do you understand that this  
08 document, Plaintiff's Exhibit 205, has a title --  
09 A. Yes.  
10 Q. -- on the first page called Post Launch  
11 2006 Marketing Plan, correct?  
12 A. Yes.

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13 Q. And this relates to a marketing plan for  
14 VantageScore, correct?  
15 A. Yes.  
16 Q. And do you recall an effort to create such  
17 a post launch marketing plan for VantageScore in  
18 or around 2006, correct?  
19 A. Yes.  
20 Q. And you believe that your team contributed  
21 some content toward such a marketing plan,  
22 correct?  
23 A. Yes.

**12. PAGE 68:17 TO 69:04 (RUNNING 00:00:39.367)**

17 Q. Let me direct your attention to the page  
18 of this document that has the Bates number ending  
19 with the last four digits, last three digits,  
20 excuse me, 491.  
21 A. (Witness complies.)  
22 Q. Do you have that page in front of you,  
23 ma'am?  
24 A. Yes.  
25 Q. Do you see the heading Competition 1.3?  
00069:01 A. Yes.  
02 Q. And that continues on then to the next  
03 page, correct?  
04 A. Yes.

**13. PAGE 71:13 TO 71:22 (RUNNING 00:00:32.667)**

13 Q. Let me direct your attention back to  
14 the heading under Section 1.3 Competition and the  
15 subheading Fair Isaac.  
16 A. (Witness complies.)  
17 Q. And about midway in that first paragraph  
18 this document states "If you assume a market share  
19 of 33% for the Trans Union-FICO models, then  
20 Trans Union's proprietary models have less than  
21 a 1% market share." Do you see that language?  
22 A. Yes.

<b>TOTAL: 1 CLIP FROM 1 DEPOSITION (RUNNING 00:06:47.267)</b>
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